# Annual Employer Public Health Access Beneficiary Report from the Rhode Island Department Of Human Services

### Submitted to:

Joint Committee on Health Care Oversight House Finance Committee Senate Finance Committee

Submitted by:

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## I. INTRODUCTION

On July 7, **2006**, H 7025 Substitute A became effective. This legislation amended Chapter 40-8.4 – Health Care for Families – by adding Section 40-8.4-18 that stipulated:

"Public health access beneficiary employer report. – The department of human services shall annually prepare a public health access beneficiary employer report. A "public health access program beneficiary" means any person who receives medical benefits from RIte Care, RIte Share, or Medicaid. Any applicant for public health benefits through RIte Care, RIte Share, and/or Medicaid shall identify the employer or the employers of the proposed beneficiary of the health care benefits. The report shall provide the following information for each employer of **two hundred fifty (250)** or more public health access beneficiaries:

- (1) The name and address of the employer;
- (2) The number of public health access program beneficiaries who are employees of the employer;
- (3) The number of public health access program beneficiaries who are spouses or dependents of employees of the employer;
  - (4) Whether the employer offers health benefits to its employees;
  - (5) Whether the employer participates in the RIte Share program; and
- (6) The cost to the state of Rhode Island for providing public health access benefits to their employees and enrolled dependents.

In determining whether the two hundred fifty (250) employee threshold is met, the department of human services shall include all public health access program beneficiaries employed by the employer and their subsidiaries throughout the state. The report shall not include the names of any individual public health access program beneficiaries and shall be subject to privacy standards pursuant to Public Law 104-91, and the Health Insurance Portability and Accountability Act of 1996. The report shall be submitted annually on the third Tuesday in January to the joint committee on health care oversight, the house finance committee, and the senate finance committee."

Section 40-8.4-18 was amended in **2007** to require the reporting on employers with **fifty** (**50**) or more public health access beneficiaries.

This document is the required report, which is organized as follows:

- Employers Meeting the Reporting Requirement
- Number of Public Health Access Beneficiaries
- Estimated cost to the State of Rhode Island for Providing Public Health Access Benefits

The information in this report should be viewed within the context of employer-sponsored insurance (ESI) in the State. During February 2009, Rhode Island lost approximately 20,700 jobs across nearly all economic sectors. As of February 2009, the unemployment rate in Rhode Island was 10.5% as compared to 5.8% in February 2008. Typically, when employees lose their jobs, they also lose their access to employer sponsored health insurance benefits. Health insurance costs continue to rise as well.

Of historical note, the Office of Health Insurance Commissioner released the 2005 Rhode Island Employer Survey Report<sup>2</sup>. on October 24, 2006. Salient findings from the survey report on Rhode Island employers are as follows:

- The percent of employers offering employer-sponsored insurance (ESI) has declined. In 1999, 79 percent of employers offered ESI while only 74 percent did in 2005.
- Lower-wage employers<sup>3</sup> were less likely to offer ESI. In 2005, only 48 percent of low-wage employers offered ESI to full-time employees compared to 89 percent for other employers.
- The percent of employers offering ESI to part-time employees.<sup>4</sup> has declined. In 1999, 32 percent of employers offered ESI to part-time employees while only 14 percent did in 2005.
- Low-wage employers hire more part-time workers than other employers. In 2005, 48 percent of low-wage employers' workforces were part-time employees while it was 14 percent for other employers.

<sup>1.</sup> Rhode Island Department of Labor and Training, *Labor Force News Release*, February 2008 and February 2009.

<sup>&</sup>lt;sup>2</sup> Office of the Health Insurance Commissioner, State of Rhode Island. 2005 Employer Health Survey Report, October 24, 2006. See:

http://www.dbr.state.ri.us/documents/divisions/healthinsurance/061024\_FINAL\_Employer\_survey\_REPORT.pdf

This was defined in the survey as "companies where over 50% of employees are paid annual wages less than \$21,000."

<sup>&</sup>lt;sup>4</sup> Eligibility for ESI among part-time employees is generally determined by the number of hours worked per week.

# II. EMPLOYERS MEETING THE REPORTING REQUIRMENTS

This chapter shows the employers for which Rhode Island Department of Human Services (DHS) information. indicate that, as of February 2009, there were at least 50 "public health access beneficiaries" including both employees and dependents as defined by Section 40-8.4-18. These employers, whether or not they offer health insurance and have a RIte Share qualified plan, the State's premium assistance program for low-income individuals created as a result of Health Reform Rhode Island 2000, are shown in Table 1.

It is important to note that even if an employer offers health insurance, coverage benefits vary significantly and may be only available at open enrollment. Some employers offer catastrophic-only coverage or Health Savings Accounts. In particular, temporary agencies may offer health insurance on a "week-to-week" basis.

Table 1
Rhode Island Employers that Had at Least 50 Public Health Access Beneficiaries as of February 2009

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
A & H Manufacturing	1 Carding Lane Johnston, RI 02919	Yes	Yes
A & M Special Purchasing. <sup>6</sup> .	375 Commerce Park Road N. Kingstown, RI 02852	Yes	Yes
AAA Southern New England	110 Royal Little Drive Providence, RI 02904	Yes	Yes
Access Health Care, Inc.	254 Warren Ave E. Providence, RI 02914	No	No
Additional Personnel, Inc.	PO Box 841 Pawtucket, RI 02862	Yes, but very limited for temporary employees	No
Adecco USA, Inc.	175 Broad Hollow Road Melville, NY 11747	Yes, but very limited for temporary employees	No
Advantage Employment Service, Inc.	6 Pontiac Avenue Providence, RI 02907	Yes, but very limited for temporary employees	No
AID Maintenance Co.	300 Roosevelt Avenue Pawtucket, RI 02860	Yes	No
American Labor Services, Inc.	515 Smith Street Providence, RI 02908	Yes, but very limited for temporary employees	No
Antaya Technologies Corporation	72 Fenner Street Cranston, RI 02910	Yes	No

<sup>&</sup>lt;sup>5</sup> Applicants and recipients provide information about their employers to DHS at the time of application, recertification or when there is a change in employment status. It is the recipients' legal responsibility to keep DHS informed if there is a change in employment or other family circumstances.

<sup>&</sup>lt;sup>6</sup> A & M Special Purchasing has multiple Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Applebee's International	4551 W. 107 <sup>th</sup> Street Overland Park, KS 66207	Yes, but only at open enrollment	No
Autozoners, Inc.	P.O. Box 2198 Memphis, TN 38101	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Bank of America	901 W. Trade Street Charlotte, NC 28255	Yes	Yes
Bannister House, Inc.	135 Dodge Street Providence, RI 02907	Yes	Yes
Bayada Nurses, Inc.	101 Executive Drive Moorestown, NJ 08057	Yes	No
Benchmark Assisted Living, Inc.	303 Valley Road Middletown, RI 02842	Yes	Yes
Berkshire Place Nursing Home	455 Douglas Avenue Providence, RI 02908	Yes	No
Bio Detek, Inc.	525 Narragansett Park Drive Pawtucket, RI 02861	Yes	Yes
BJ Wholesale Club	One Mercer Road Natick, MA 01769	Yes	Yes
Blackstone Valley Chapter RIARC	115 Manton Street Pawtucket, RI 02860	Yes	Yes
Briarcliffe Manor	49 Old Pocasset Road Johnston, RI 02919	Yes	No
Brown University	Benefits Office Box 1879 Providence, RI 02912	Yes	Yes
C.H.I.L.D., Inc.	160 Draper Avenue Warwick, RI 02889	Yes	Yes
Cathedral Art Metal Company, Inc.	25 Manton Avenue Providence, RI 02909	Yes	No
CDI Head Start <sup>7</sup> .	99 Brkshire Street 2 <sup>nd</sup> Floor Providence, RI 02908	Yes	Yes
Cedar Crest Subacute & Rehabilitation Centre	125 Scituate Avenue Cranston, RI 02921	Yes	Yes
Central Falls School Department	21 Hedley Avenue Central Falls, RI 02863	Yes	Yes
Charlesgate Nursing Home	100 Randall Street Providence, RI 02904	Yes, but limits enrollment in family plans	No
Child & Family Services of Newport County	24 School Street Newport, RI 02840	Yes	Yes
Child Care Connections, Inc.	45 Industrial Road Suite 100 Cumberland, RI 02864	Yes	Yes
Citizens Financial Group	910 Douglas Pike RSD 110 Smithfield, RI 02917	Yes	Yes

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<sup>7.</sup> CDI Head Start has multiple Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
City of Cranston	895 Park Avenue Cranston, RI 02910	Yes	Yes
City of Pawtucket	137 Roosevelt Avenue Pawtucket, RI 02860	Yes	Yes
City of Providence	City Hall 25 Dorrance St. Providence, RI 02903	Yes	Yes
Colony Personnel Associates, Inc.	2845 Post Road Warwick, RI 02886	Yes, but very limited for temporary employees	No
Commonwealth of Massachusetts	68 North Main Street Canton, MA 02330	Yes	Yes
Compass Group USA	3400 Yorkmont Road Charlotte, NC 28217	Yes	No
Comprehensive Community Action, Inc.	311 Doric Avenue Cranston, RI 02910	Yes	Yes
Contech Medical, Inc.	99 Hartford Avenue Providence, RI 02909	Yes	Yes
Coventry Donuts, Inc. (Dunkin Donuts)	P.O. Box 1487 Coventry, RI 02816	Yes	Yes
Coworx Resources, LLC	1375 Plainfield Avenue Watchung, NJ 07069	Yes, but very limited for temporary employees	No
Crystal Restaurant & Management Group (Wendy's)	911 Pontiac Avenue Cranston, RI 02920	Yes	No
Cumberland Farms, Inc.	777 Dedham Street Canton, MA 02201	Yes	Yes
CVS Pharmacy Corporation <sup>8</sup> .	Employment Verification Department One CVS Drive P.O. Box 1135 Woonsocket, RI 02985	Yes	Yes
D J Providence Company, LLC (McDonald's)	P.O. Box 2313 Hanover, MA 02339	Yes	No
DBC Occupations Unlimited, Inc.	560 Jefferson Boulevard Warwick, RI 02886	Yes, but very limited for temporary employees	No
Debbies Staffing Services, Inc.	60 Delta Drive Pawtucket, RI 02860	Yes, but very limited for temporary employees	No
Diamond Staffing, Inc.	146 West Boylston Drive Webster, MA 01606	Yes, but very limited for temporary employees	No
Dobbs Temporary Services, Inc.	50 S. 10 <sup>th</sup> Street Suite 500 Minneapolis, MN 55403	Yes, but very limited for temporary employees	No

<sup>&</sup>lt;sup>8</sup> CVS has several different FEIN numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Dollar Tree Stores	500 Volvo Parkway Chesapeake, VA 23320	Yes	No
Domestic Loan & Investment Bank	815 Reservoir Avenue Cranston, RI 02910	Yes	Yes
Dunkin Donuts. <sup>9</sup> .	130 Royall Street Canton, MA 02021	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
East Side Clinical Laboratory, Inc.	10 Risho Avenue East Providence, RI 02914	Yes	Yes
Electric Boat Corporation	165 Dillabur Avenue Quonset Point Facility N. Kingstown, RI 02852	Yes	Yes
Elmhurst Extended Care	50 Maude Street Providence, RI 02980	Yes	Yes
Employment 2000, Ltd.	541 Hartford Ave. Providence, RI 02909	Yes, but very limited for temporary employees	No
Evergreen House Health Center	1 Evergreen Drive East Providence, RI 02914	Yes	Yes
F & C Donuts, Inc.	900 Cranston Street Cranston, RI 02920	Yes	No
Falvey Linen Supply, Inc.	50 Burnham Avenue Cranston, RI 02920	Yes	Yes
Family Dollar Operations, Inc.	P.O. Box 1017 Charlotte, NC 28201	Yes, but only at open enrollment	Yes
Family Service of Rhode Island	P.O. Box 6688 Providence, RI 02940	Yes	Yes
First Student, Inc.	705 Central Avenue Suite 300 Cincinnati, OH 45202	Yes, but catastrophic only	No
Flagstaff Staffing Services, Inc.	941 Park Avenue Cranston, RI 02910	Yes, but very limited for temporary employees	No
Friendly Home, Inc.	303 Rhodes Avenue Woonsocket, RI 02895	Yes	No
Friendly Ice Cream Corporation. <sup>10</sup>	1855 Boston Road Wilbraham, MA 01095	Yes, but catastrophic only	No
Gap, Inc.	900 Cherry Avenue San Bruno, CA 94066	Yes	No
Genesis Healthcare Corporation	101 E. State Street Kennett Square, PA 19348	Yes	Yes
Golden Arch Enterprises., LLC (McDonald's)	P.O. Box 220 Seekonk, MA 02771	Yes, limited benefits	No

<sup>9</sup> Dunkin Donuts stores have different Federal Employer Identification Numbers.

10 Friendly Ice Cream stores have different Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Golden Crest Nursing Center	100 Smithfield Road North Providence, RI 02904	Yes	No
Greater Providence Chapter RIARC	200 Woonasquatucket Avenue North Providence, RI 02911	Yes	Yes
Greysmith Companies	321 South Main Street Providence, RI 02903	Yes, but very limited for temporary employees	No
Groden Center	610 Manton Avenue Providence, RI 02909	Yes	Yes
GTECH Corporation	55 Technology Way West Greenwich, RI 02816	Yes	Yes
Haigh Ventures, Inc.	400 Reservoir Avenue Suite LLJ Providence, RI 02907	Yes	No
Haven Health Center of Coventry	10 Woodland Drive Coventry, RI 02816	Yes	No
Healthcare Connections	425 Willett Avenue Riverside, RI 02915	Yes	No
Healthcare Service Group, Inc <sup>11</sup>	3220 Tillman Drive Suite 300 Bensalem, PA 19020	Yes	No
Herff Jones, Inc.	150 Herff Jones Way P.O. Box 9000 Providence, RI 02940	Yes	Yes
Hess Corporation	1 Hess Plaza J Flaherty Woodbridge, NJ 07095	Yes, but catastrophic only	No
Home Care Services of Rhode Island	68 Cumberland Street #206 Woonsocket, RI 02895	Yes	No
Home Depot U.S.A., Inc.	Attn:Payroll 2455 Paces Ferry Road Atlanta, GA 30339	Yes	Yes
Home Instead Senior Care of RI	2790 County Trail East Providence, RI 02818	Yes	No
Homefront Health Care	725 Branch Avenue Providence, RI 02904	Yes	No
Hope Nursing Home Care, LLC	7 River Farm Road Cranston, RI 02910	Yes	No
Hopkins Manor Ltd.	610 Smithfield Road North Providence, RI 02904	Yes	Yes
Hurley Of America, LLC	41 Montvale Avenue Suite 100 Stoneham, MA 02180	Yes	Yes
Hyatt Regency Newport	1 Goat Island Newport, RI 02840	Yes	Yes

Healthcare Services Group, Inc. has multiple Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
International Packaging	517 Mineral Springs Avenue Pawtucket, RI 02860	Yes	Yes
Ira Green, Inc.	177 Georgia Avenue Providence, RI 02905	Yes	No
J & S Cooper, Inc. (McDonald's)	6595 Post Road N. Kingstown, RI 02852	Yes	No
James L. Maher Center	120 Hillside Avenue Newport, RI 02840	Yes	Yes
Jammat Housing and Community Development	801 Elmwood Avenue Providence, RI 02907	Yes	No
Jan Companies. <sup>12</sup> . (Burger King and Newport Creamery)	P.O. Box 8819 Cranston, RI 02920	Yes	Yes
JC Penney Company, Inc.	P.O. Box 650486 Plano, TX 75265	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Kelly Services, Inc.	100 Jefferson Boulevard Suite 200 Warwick, RI 02888	Yes, but very limited for temporary employees	No
Kenney Manufacturing Company	1000 Jefferson Boulevard Warwick, RI 02888	Yes	Yes
Kent County Chapter RIARC	3445 Post Road P.O. Box 7789 Warwick, RI 02887	Yes	Yes
KIK Customer Products	35 Martin Street Cumberland, RI 02864	Yes	No
Kohl's Department Stores, Inc.	N56 W17000 Ridgewood Drive Menomonee Falls, WI 53051	Yes, but catastrophic only	No
Laidlaw Transit, Inc.	51 Lowell Road Salem, NH 03079	Yes	No
Life Care Centers of America	2 Cherry Hill Road Johnston, RI 02919	Yes	Yes
Lifespan Corporation	167 Point Street Coro Building Providence, RI 02903	Yes	Yes
Lifetime Financial Management	P.O. Box 1468 235 Lonsdale Avenue Pawtucket, RI 02862	Yes	No
Lifetime Medical Services	P.O. Box 490 Lincoln, RI 02865	Yes	No
Love 4 All Child Care Center	162 Metcalf Street Providence, RI 02904	No	No

<sup>&</sup>lt;sup>12</sup> Jan Companies has multiple Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Lowe's Home Centers	P.O. Box 1111 Highway 268E N. Wilkesboro, NC 29659	Yes	Yes
Macy's, Inc.	9111 Duke Boulevard Mason, OH 45040	Yes, but catastrophic only	No
Manpower International, Inc.	55 Dorrance Street Providence, RI 02903	Yes, but very limited for temporary employees	No
Marriott Hotel Services, Inc.	One Marriott Drive Washington, DC 20058	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Mashantucket Pequot Tribal Nation. <sup>13</sup> .	Eagle Park 25 Norwich/Westerly Road N. Stonington, CT 06359	Yes, but only at open enrollment	Yes
McDonald's Corporation. <sup>14</sup>	One McDonald's Plaza Oakbrook, IL 60521	Yes	No
McDonald's Restaurants. <sup>15</sup>	One McDonald's Plaza Oakbrook, IL 60521	Yes	No
McDonald's Restaurants of RI, Inc <sup>16</sup> .	One McDonald's Plaza Oakbrook, IL 60521	Yes	No
Memorial Hospital of Rhode Island	111 Brewster Street Pawtucket, RI 02860	Yes	Yes
Metropolitan Life Insurance Company	500 Schoolhouse Road Johnstown, PA 15904	Yes	Yes
Microtech Staffing Group of RI, Inc.	116 Main Street Medway, MA 02053	Yes, but very limited for temporary employees	No
Miriam Hospital	Corporate Benefits 167 Point Street Providence, RI 02903	Yes	Yes
Morgan Health Centers, Inc.	80 Morgan Avenue Johnston, RI 02919	Yes	Yes
Motivated Temps, Inc.	P.O. Box 10164 14 Hayward Street Cranston, RI 02910	Yes, but very limited for temporary employees	No
Mount St. Francis Health Center	4 Saint Joseph Street Woonsocket, RI 02895	Yes	No
New Visions for Newport County	100 Bullocks Point Avenue Riverside, RI 02915	Yes	Yes
Newport Creamery	35 Sockanosett Crossroads Cranston, RI 02920	Yes	No

Mashantucket Pequot Tribal Nation has multiple Federal Employer Identification Numbers.

McDonald's Corporation has different Federal Employer Identification Numbers.

McDonald's Restaurants have different Federal Employer Identification Numbers.

McDonald's Restaurants of RI, Inc. has different Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Newport Hospital	11 Friendship Street Newport, RI 02840	Yes	Yes
NFA Corporation	50 Martin Street Cumberland, RI 02864	Yes	Yes
Nursing Placement, Inc.	334 East Avenue Pawtucket, RI 02860	Yes, but limited coverage	No
Oakland Grove Health Care	560 Cumberland Hill Road Woonsocket, RI 02895	Yes	Yes
Ocean State Community Resources	310 Maple Avenue Barrington, RI 02806	Yes	Yes
Ocean State Nursing Service	589 Cumberland Hill Road Woonsocket, RI 02895	Yes	No
Ocean State Temp Agency, LLC	6960 Post Road North Kingstown, RI 02852	Yes, but very limited for temporary employees	No
Old Navy, LLC	P.O. Box 27806 Albuquerque, NM 87125	Yes	No
Orchard View Manor Nursing and Rehab	135 Tripps Lane East Providence, RI 02915	Yes	Yes
Original Bradford Soap	200 Providence Street West Warwick, RI 02893	Yes	No
Packaging Graphics, LLC	60 Delta Drive Pawtucket, RI 02860	Yes	Yes
Panera, LLC	6710 Clayton Road Richmond Heights, MO 63117	Yes	Yes
Papa Gino's, Inc. / D'Angelos	600 Providence Highway Dedham, MA 02026	Yes, but catastrophic only	No
Pepper Dining, Inc.	845 West Main Street Middletown, RI 02842	Yes	No
Perspectives Corporation	1130 Ten Rod Road Building B-101 North Kingstown, RI 02852	Yes	Yes
PKS Associates, Inc.	P.O. Box 5021 Greene, RI 02827	Yes, but very limited for temporary employees	No
Placement Pros	90 Ome Street 2 <sup>nd</sup> Floor North Attleboro, MA 02760	Yes, but very limited for temporary employees	No
Portola Tech International	85 Fairmont Street Woonsocket, RI 02895	Yes	Yes
PRI XVIII, LP	One West Exchange Street Providence, RI 02903	Yes	Yes

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Price Rite	160 Silas Deane Highway Wethersfield, CT 06109	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Providence Community Health Centers, Inc.	375 Allens Avenue Providence, RI 02905	Yes	Yes
Providence School Department	797 Westminster Street Providence, RI 02903	Yes	Yes
Qualified Resources International, Inc. 17	78 Kenwood St. Cranston, RI 02907-3129	Yes, but very limited for temporary employees	No
Re-Focus	1228 Westminster Street Providence, RI 02909	Yes	Yes
Regis Corporation	7201 Metro Boulevard Minneapolis, MN 55439	Yes, but catastrophic only	No
Rhode Island Hospital	593 Eddy Street Providence, RI 02905	Yes	Yes
Rhode Island Textile Company	211 Columbus Avenue Pawtucket, RI 02861	Yes	Yes
RI Temps, Inc.	56 Maple Street Warwick, RI 02888	Yes, but very limited for temporary employees	No
Rite Aid Corporation. <sup>18</sup> .	200 Newberry Commons Etters, PA 17319	Yes	Yes
Roger Williams Medical Center	825 Chalkstone Avenue Providence, RI 02908	Yes	Yes
S & P Temporary Employment Agency	995 Park Avenue Cranston, RI 02910	Yes, but very limited for temporary employees	No
S & S Credit Company, Inc.	London Health Administrators 40 Commercial Way East Providence, RI 02914	Yes	Yes
S & S Staffing, LLC	61 Dilla Street Suite 2 Milford, MA 01757	Yes, but very limited for temporary employees	No
Savers	P.O. Box 808 Bellevue, WA 98004	Yes	Yes
Securitas Security Services USA, Inc.	42 Weybosset Street 5 <sup>th</sup> Floor Providence, RI 02903	Yes	No
Shaw's Supermarket, Inc.	3030 Cullerton Drive Franklin Park, IL 60131	Yes	Yes

Qualified Resources International, Inc. has different Federal Employer Identification Numbers.

Rite Aid Corporation has different Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
SODEXHO, Inc. Food Service/Lindley Food Service. <sup>19</sup>	P.O. Box 352 Buffalo, NY 14240	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Sovereign Bank	1130 Bershire Boulevard Wyomissing, PA 19610	Yes	Yes
Specialty Personnel Services	182 Turnpike Road Westboro, MA 01581	Yes, but very limited for temporary employees	No
St. Antoine Residence	10 Rhodes Avenue North Smithfield, RI 02896	Yes	Yes
St. Elizabeth Home	One St. Elizabeth Way East Greenwich, RI 02818	Yes	Yes
St. Joseph's Health Services of RI	200 High Service Avenue North Providence, RI 02904	Yes	Yes
St. Jude Home Care, Inc.	1006 Reservoir Avenue Cranston, RI 02806	Yes	No
State of Rhode Island	One Capitol Hill Providence, RI 02908	Yes	Yes
Steere House Nursing and Rehabilitation Center	100 Borden Street Providence, RI 02903	Yes	Yes
Stop and Shop. <sup>20</sup> .	London Health Administrators, Ltd. 40 Commercial Way East Providence, RI 02914	Yes	Yes
Sun Healthcare Group	18831 Von Karman Avenue Suite 400 Irvine, CA 92612	Yes	Yes
Talent Tree, Inc.	14875 Landmark Boulevard Dallas, TX 75245	Yes, but very limited for temporary employees	No
Target Corporation	Team Member Service Center P.O. Box 1421 Minneapolis, MN 55440	Yes	Yes
Temp Depot, Inc.	1277 Cranston Street Cranston, RI 20920	Yes, but very limited for temporary employees	No
The Holiday Retirement Home	68 Cumberland Street Suite 200 Manville, RI 02838	Yes	No

<sup>&</sup>lt;sup>19</sup> SODEXHO, Inc. has multiple Federal Employer Identification Numbers. <sup>20</sup> Stop and Shop has multiple Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
The Homestead Group	68 Cumberland Street Suite 200 Woonsocket, RI 02895	Yes	Yes
The Providence Center	951 N. Main Street Providence, RI 02904	Yes	Yes
The Providence Journal Company	75 Fountain Street Providence, RI 02902	Yes	Yes
The Salvation Army	201 Pitman Street Providence, RI 02906	Yes	Yes
The TJX Companies, Inc <sup>21</sup>	HR Xpress 500A-3 770 Cochituate Road Framingham, MA 01701	Yes	Yes
Thundermist Health Center	450 Clinton Street Woonsocket, RI 02895	Yes	Yes
Tiffany & Company	300 Maple Ridge Drive Cumberland, RI, 02864	Yes	Yes
Tim Hortons New England, Inc.	4150 Tuller Road Suite 236 Dublin, OH 43017	Yes, but Health Savings Account only	No
Toys R Us, Inc.	375 East Avenue Warwick, RI 02886	Yes, but catastrophic only	No
Tru-Kay Manufacturing	Two Carol Drive P.O. Box 488 Lincoln, RI 02865	Yes	No
Twin River	100 Twin River Road Lincoln, RI 02865	Yes	No
United Cerebral Palsy, Inc.	200 Main Street Pawtucket, RI 20860	Yes	Yes
Uno Restaurant Group	100 Charles Park Road West Roxbury, MA 02132	Yes	No
U.S. Postal Service	24 Corliss Street Providence, RI 02904	Yes	Yes
U.S. Security Associates, Inc.	200 Mansell Court 5 <sup>th</sup> Floor Roswell, GA 30076	Yes	No
Valley Transportation Corporation	664 Front Street Woonsocket, RI 02895	Yes	No
Village at Waterman Lake	715 Putnam Pike Greenville, RI 02828	Yes	Yes
Vincent Porcaro, Inc.	P.O. Box 40220 Providence, RI 02940	Yes	No
Wal Mart Associates, Inc <sup>22</sup> .	1301 Southeast 10 <sup>th</sup> Street Bentonville, AK 72716	Yes	No

<sup>&</sup>lt;sup>21</sup> TJX has multiple Federal Employer Identification Numbers.

<sup>&</sup>lt;sup>22</sup>. Wal Mart Associates, Inc. has multiple Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Walgreen's	P.O. Box 901 Deerfield, IL 60015	Yes	Yes
Warwick Hotel Associates	801 East Greenwich Avenue Warwick, RI 02886	Yes	Yes
Wendy's Old Fashioned of New York	P.O. Box 256 Dublin, OH 43017	Yes	No
West Bay Residential Services	158 Knight Street Warwick, RI 02886	Yes	Yes
Westaff USA, Inc.	10 Dorrance Street Suite 10A Providence, RI 02903	Yes, but very limited for temporary employees	No
Whole Foods Market	575 Worcester Road Framingham, MA 01701	Yes	No
William Company	12 South Westboro, MA 02019	Yes	No
Women & Infants Hospital	101 Dudley Street Providence, RI 02905	Yes	Yes
Woonsocket Donuts, Inc.	308 Cumberland Street Woonsocket, RI 02895	Yes	No
Woonsocket Education Department	108 High Street Woonsocket, RI 02895	Yes	Yes
Woonsocket Health Center and Rehab	262 Poplar Street Woonsocket, RI 02895	Yes	No
Workers Mania, Inc.	297 Pocasset Ave. Providence 02909	Yes, but very limited for temporary employees	No
YMCA of Greater Providence	70 Ship Street Providence, RI 02903	Yes	Yes
YMCA of Pawtucket, Inc.	660 Roosevelt Avenue Pawtucket, RI 02860	Yes	Yes

In 2008, there were 206 employers with 50 or more public health access beneficiaries compared to 256 such employers in 2007.

# III. NUMBER OF PUBLIC HEALTH ACCESS BENEFICIARIES

This chapter shows the number of "public health access beneficiaries" for whom Rhode Island Department of Human Services (DHS) information<sup>23</sup> indicate that, as of February 2009, were employees or dependents of employees of the employers shown in Chapter II. Table 2 shows these beneficiaries by employer and DHS program.

Table 2

Public Health Access Beneficiaries by Employer and Program as of December 2008.<sup>24</sup>

E = Employees D = Dependents T = Total

Employer	R	Ite Sha	re		RIte Car	re		Other Iedica		Total		
	E	D	T	E	D	T	E	D	T	E	D	T
A & H Manufacturing	15	29	44	7	24	31	0	2	2	22	55	77
A & M Special Purchasing	19	44	63	49	168	217	0	5	5	68	217	285
AAA Southern New England	9	35	44	40	132	172	2	5	7	51	172	223
Access Health Care, Inc.	0	0	0	23	51	74	0	2	2	23	53	76
Additional Personnel, Inc.	0	0	0	17	48	65	3	2	5	20	50	70
Adecco USA, Inc.	0	0	0	93	258	351	1	12	13	94	270	364
Advantage Employment Service, Inc.	0	0	0	24	65	89	0	2	2	24	67	91
AID Maintenance Co.	0	0	0	10	43	53	0	2	2	10	45	55
American Labor Services, Inc.	0	0	0	59	157	216	2	7	9	61	164	225
Antaya Technologies Corporation	0	0	0	17	36	53	0	2	2	17	38	55
Applebee's International	0	0	0	33	65	98	1	2	3	34	67	101
Autozoners, Inc.	0	0	0	16	41	57	0	4	4	16	45	61
Bank of America	44	111	155	55	163	218	1	5	6	100	279	379
Bannister House, Inc.	3	8	11	11	31	42	0	1	1	14	40	54
Bayada Nurses, Inc.	0	0	0	38	84	122	1	6	7	39	90	129
Benchmark Assisted Living, Inc.	0	0	0	13	40	53	0	1	1	13	41	54
Berkshire Place	0	0	0	33	87	120	1	2	3	34	89	123

<sup>&</sup>lt;sup>23</sup> Applicants and recipients provide information about their employers to DHS at the time of application, recertification or when there is a change in employment status. It is the recipients' legal responsibility to keep DHS informed if there is a change in employment or other family circumstances.

<sup>&</sup>lt;sup>24</sup>. Persons receiving Extended Family Planning benefits (EFP) have been excluded from the table because they receive a limited benefit package that is not comparable to commercial insurance.

Employer	R	Ite Sha	re		RIte Car	e		Other ledica			Total	
	E	D	T	E	D	T	E	D	T	E	D	T
Nursing Home												
Bio Detek, Inc.	10	33	43	4	16	20	0	0	0	14	49	63
BJ Wholesale Club	5	15	20	17	55	72	0	2	2	22	72	94
Blackstone Valley	6	19	25	10	23	33	6	1	7	22	43	65
Chapter RIARC												
Briarcliffe Manor	0	0	0	30	56	86	0	1	1	30	57	87
Brown University	3	17	20	12	41	53	0	4	4	15	62	77
C.H.I.L.D., Inc.	8	17	25	10	29	39	0	2	2	18	48	66
Cathedral Art Metal Company, Inc.	0	0	0	22	63	85	0	4	4	22	67	89
CDI Head Start	17	44	61	24	62	86	0	3	3	41	109	150
Cedar Crest Subacute & Rehabilitation Centre	8	20	28	11	24	35	0	2	2	19	46	65
Central Falls School Department	2	9	11	37	85	122	2	7	9	41	101	142
Charlesgate Nursing Home	0	0	0	21	80	101	1	5	6	22	85	107
Child & Family Services of Newport County	2	2	4	16	40	56	0	0	0	18	42	60
Child Care Connections	11	19	30	25	42	67	0	1	1	36	62	98
Citizens Financial Group	74	199	273	47	170	217	1	5	6	122	374	406
City of Cranston	1	3	4	11	35	46	0	0	0	12	38	50
City of Pawtucket	0	0	0	23	71	94	4	2	6	27	73	100
City of Providence	4	7	11	67	166	233	0	9	9	71	182	253
Colony Personnel Associates, Inc.	0	0	0	51	128	179	2	4	6	53	132	185
Commonwealth of Massachusetts	5	27	32	10	37	47	0	2	2	15	66	81
Compass Group	0	0	0	21	61	82	2	1	3	23	62	85
Comprehensive Community Action,	14	37	51	4	22	26	1	0	0	19	59	78
Inc. Contech Medical, Inc.	14	32	46	5	30	35	0	3	3	19	65	84
Coventry Donuts, Inc.	0	0	0	26	40	66	0	2	2	26	42	68
(Dunkin Donuts)  Coworx Resources,  LLC	0	0	0	51	122	173	1	5	6	52	127	179
Crystal Restaurant & Management Group (Wendy's)	0	0	0	36	87	123	5	5	10	41	92	133
Cumberland Farms, Inc.	1	2	3	46	100	146	1	1	2	48	103	151
CVS Pharmacy Corporation	28	87	115	87	227	314	1	9	10	116	323	439
D J Providence Company, LLC (McDonald's)	0	0	0	25	55	80	1	5	6	26	60	86
DBC Occupations Unlimited, Inc.	0	0	0	16	48	64	1	3	4	17	51	68

Employer	R	RIte Shar	re		RIte Car	e		Other Iedica			Total	
	E	D	T	E	D	T	E	D	Т	E	D	T
Debbies Staffing Services, Inc.	0	0	0	23	59	82	0	3	3	23	62	85
Diamond Staffing, Inc.	0	0	0	16	44	60	0	0	0	16	44	60
Dobbs Temporary Services, Inc.	0	0	0	17	42	59	0	2	2	17	44	61
Dollar Tree Stores, Inc.	0	0	0	37	78	115	3	6	9	40	84	124
Domestic Loan & Investment Bank	5	13	18	9	28	37	0	1	1	14	42	56
Dunkin Donuts	0	0	0	259	549	808	5	23	28	264	572	836
East Side Clinical Laboratory, Inc.	8	17	25	10	33	43	0	0	0	18	50	68
Electric Boat Corporation	3	24	27	7	46	53	0	3	3	10	73	83
Elmhurst Extended Care	6	18	24	13	45	58	0	1	1	19	64	83
Employment 2000, Ltd.	0	0	0	119	302	421	11	18	29	130	320	450
Evergreen House Health Center	6	12	18	9	30	39	0	2	2	15	44	59
F & C Donuts, Inc.	0	0	0	20	41	61	0	2	2	20	43	63
Falvey Linen Supply, Inc.	9	27	36	30	112	142	0	1	1	39	140	179
Family Dollar Operations, Inc.	0	0	0	15	36	51	0	3	3	15	39	54
Family Service, Inc.	4	8	12	12	37	49	0	5	5	16	50	66
First Student, Inc.	0	0	0	86	231	317	1	7	8	87	238	325
Flagship Staffing Services, Inc.	0	0	0	14	38	52	2	1	3	16	39	55
Friendly Home, Inc.	0	0	0	29	58	87	0	3	3	29	61	90
Friendly Ice Cream Corporation	0	0	0	46	99	145	0	1	1	46	100	146
Gap, Inc.	0	0	0	20	45	65	0	0	0	20	45	65
Genesis Healthcare Corporation	2	8	10	11	29	40	0	2	2	13	39	52
Golden Arch Enterprises, LLC (McDonald's)	0	0	0	24	50	74	3	4	7	27	54	81
Golden Crest Nursing Center	0	0	0	24	51	75	0	4	4	24	55	79
Greater Providence Chapter RIARC	9	22	31	7	23	30	4	1	5	20	46	66
Greysmith Companies	0	0	0	22	53	75	0	1	1	22	54	76
Groden Center	2	5	7	11	31	42	0	1	1	13	37	50
GTECH Corporation	5	19	24	6	23	29	1	0	1	12	42	54
Haigh Ventures, Inc.	0	0	0	22	40	62	0	4	4	22	44	66
Haven Health Center of Coventry	0	0	0	12	42	54	0	3	3	12	45	47
Healthcare Connections	0	0	0	20	49	69	0	4	4	20	53	73
Healthcare Service	0	0	0	66	163	229	0	8	8	66	171	237

Employer	R	Ite Sha				e	Other Medicaid				Total		
	E	D	T	E	D	Т	E	D	T	E	D	T	
Group													
Herff Jones, Inc.	19	72	91	10	33	43	0	0	0	29	105	134	
Hess Corporation	0	0	0	26	74	100	0	6	6	26	80	106	
Home Care Services of Rhode Island, Inc.	0	0	0	20	60	80	0	3	3	20	63	83	
Home Depot U.S.A., Inc.	0	0	0	66	195	261	1	5	6	67	200	267	
Home Instead Senior Care of RI	0	0	0	26	49	75	4	1	5	30	50	80	
Homefront Health Care	0	0	0	64	148	212	1	5	6	65	153	218	
Hope Nursing Home Care, LLC	0	0	0	59	134	193	1	8	9	60	142	202	
Hopkins Manor Ltd.	2	4	6	15	49	64	0	5	5	17	58	75	
Hurley Of America Inc	1	5	6	13	44	57	0	1	1	14	50	64	
Hyatt Regency Newport	2	9	11	10	27	37	1	3	4	13	39	52	
International Packaging	25	57	82	16	58	74	0	4	4	41	119	160	
Ira Green, Inc.	0	0	0	37	90	127	1	3	4	38	93	131	
J & S Cooper, Inc. (McDonald's)	0	0	0	18	35	53	0	1	1	18	36	54	
James L. Maher Center	6	13	19	12	24	36	2	2	4	20	39	59	
Jammat Housing and Community Development	0	0	0	13	37	50	0	2	2	13	39	52	
Jan Companies (Burger King and Newport Creamery)	2	5	7	129	281	410	8	20	28	139	306	445	
JC Penney Company, Inc.	0	0	0	21	38	59	0	1	1	21	39	60	
Kelly Services, Inc.	0	0	0	40	107	147	0	3	3	40	110	150	
Kenney Manufacturing Company	10	30	40	17	54	61	0	1	1	27	85	112	
Kent County Chapter RIARC	4	10	14	16	33	49	2	1	3	22	44	66	
KIK Customer Products	0	0	0	11	43	54	1	1	2	12	44	56	
Kohl's Department Stores, Inc.	0	0	0	25	50	75	0	4	4	25	54	79	
Laidlaw Transit	0	0	0	41	105	146	1	3	4	42	108	150	
Life Care Centers of America	3	11	14	11	32	43	1	0	1	15	43	58	
Lifespan Corporation	9	30	39	2	8	10	2	0	2	13	38	51	
Lifetime Financial Management	0	0	0	48	111	159	1	6	7	49	117	166	
Lifetime Medical	0	0	0	33	61	94	1	5	6	34	66	100	
Lindley Food Service	0	0	0	16	39	55	0	4	4	16	43	59	
Love 4 All Child Care Center	0	0	0	24	56	80	0	3	3	24	59	83	
Lowe's Home Centers	3	9	12	33	86	119	0	3	3	36	98	134	
Macy's Department	0	0	0	43	81	124	0	4	4	43	85	128	

Employer	R	AIte Sha	re	RIte Care			Other Medicaid			Total		
	E	D	T	E	D	T	E	D	T	E	D	T
Store												
Manpower International, Inc.	0	0	0	26	86	112	0	5	5	26	91	117
Marriott Hotel Services, Inc.	0	0	0	14	37	51	0	3	3	14	40	54
Mashantucket Pequot Tribal Nation	10	37	47	33	116	149	0	2	2	43	155	198
McDonald's Corporation	0	0	0	29	51	80	0	6	6	29	57	86
McDonald's Restaurant	0	0	0	19	43	62	1	3	4	20	46	66
McDonald's Restaurants of RI, Inc.	0	0	0	34	82	116	0	6	6	34	88	122
Memorial Hospital of Rhode Island	9	16	25	13	43	56	0	2	2	22	61	83
Metropolitan Life Insurance Company	9	24	33	12	33	45	0	1	1	21	58	79
Microtech Staffing Group of RI, Inc.	0	0	0	18	45	63	0	0	0	18	45	63
Miriam Hospital	17	33	50	13	56	69	0	3	3	30	92	122
Morgan Health Centers, Inc.	6	13	19	12	39	51	0	1	1	18	53	71
Motivated Temps, Inc.	0	0	0	20	51	71	0	5	5	20	56	76
Mount St. Francis Associates, LLP	0	0	0	15	40	55	0	1	1	15	41	56
New Visions for Newport County	5	10	15	21	52	73	1	6	7	27	68	95
Newport Creamery				15	44	59	1	2	3	16	46	62
Newport Hospital	7	24	31	10	22	32	0	0	0	17	46	63
NFA Corporation	7	17	24	6	20	26	0	1	1	13	38	51
Nursing Placement, Inc.	0	0	0	35	70	105	0	6	6	35	76	111
Oakland Grove Health Care	7	12	19	20	60	80	2	2	4	29	74	103
Ocean State Community Resources	2	15	17	23	65	88	0	3	3	25	83	108
Ocean State Nursing Service	0	0	0	42	94	136	0	5	5	42	99	141
Ocean State Temp Agency, LLC	0	0	0	28	106	134	0	3	3	28	109	137
Old Navy, LLC	0	0	0	18	50	68	0	0	0	18	50	68
Orchard View Manor Nursing and Rehab	6	15	21	16	52	68	0	1	1	22	68	90
Original Bradford Soap	0	0	0	10	37	47	1	4	5	11	41	52
Packaging Graphics, LLC	9	23	32	7	15	22	0	1	1	16	39	55
Panera, LLC	0	1	1	20	50	70	1	0	1	21	51	72
Papa Gino's, Inc./ D'Angelos	2	6	8	14	31	45	0	2	2	16	39	55
Peppers Dining, Inc.	0	0	0	25	58	83	0	2	2	25	60	85

Employer	RIte Share				RIte Car	e		Other Iedica		Total		
Limployer	E	D	T	E	D	Т	E	D	Т	E	D	T
Perspectives Corporation	10	26	36	22	59	81	4	2	6	36	87	123
PKS Associates, Inc.	0	0	0	22	53	75	2	1	3	24	54	78
Placement Pros	0	0	0	30	76	106	0	6	6	30	82	112
Portola Tech International	4	9	13	9	30	39	1	5	6	14	44	58
PRI XVIII, LP	8	19	27	10	20	30	0	1	1	18	40	58
Price Rite	0	0	0	64	156	220	2	7	9	66	163	229
Providence Community Health Centers, Inc.	19	52	71	11	31	42	0	2	2	30	85	115
Providence School Department	39	114	153	18	42	60	1	6	7	58	162	220
Qualified Resources International	0	0	0	183	494	677	10	25	35	193	519	712
Re-Focus	12	29	41	13	32	45	0	2	2	25	63	88
Regis Corporation				39	65	104	0	4	4	39	69	108
Rhode Island Hospital	44	102	146	48	124	172	0	8	8	92	234	326
Rhode Island Textile Company	5	7	12	7	38	45	1	1	2	13	46	59
RI Temps, Inc.	0	0	0	36	87	123	2	5	7	38	92	130
Rite Aid Corporation	9	18	27	44	113	157	0	1	1	53	132	185
Roger Williams Medical Center	4	18	32	12	37	49	0	2	2	16	57	73
S & P Temporary Employment Agency	0	0	0	13	35	48	0	3	3	13	38	51
S & S Credit Company, Inc.	0	0	0	83	181	264	9	14	23	92	195	287
S & S Staffing, LLC	0	0	0	60	161	221	4	11	15	64	172	236
Savers	2	2	4	32	73	103	0	3	3	32	78	110
Securitas Security Services USA, Inc.	0	0	0	11	39	50	0	0	0	11	39	50
Shaw's Supermarket, Inc.	8	11	19	65	161	226	6	13	19	79	185	264
SODEXHO/ Lindley Food Service	0	0	0	123	276	399	3	15	18	126	291	417
Sovereign Bank	13	35	48	12	44	56	1	1	2	26	80	106
Specialty Personnel Services	0	0	0	17	43	60	0	3	3	17	46	63
St. Antoine Residence	4	12	16	18	55	73	1	0	1	23	67	90
St. Elizabeth Home	9	27	33	11	26	37	0	1	1	20	54	74
St. Joseph's Health Services of RI	13	37	50	20	51	71	0	5	5	33	93	126
St. Jude Home Care, Inc.	0	0	0	49	107	156	2	6	8	51	113	164
State of Rhode Island	8	36	44	78	160	238	0	5	5	86	201	287
Steere House Nursing and Rehabilitation Center	4	14	18	11	40	51	0	1	1	15	55	70
Stop and Shop	1	5	6	119	293	412	11	16	27	131	314	445
Sun Healthcare Group	5	12	17	15	48	63	0	3	3	20	63	83

Employer	R	Ite Shai	re	RIte Care				Other Iedica			Total	
1 0	E	D	T	E	D	T	E	D	T	E	D	T
Talent Tree, Inc.	0	0	0	27	70	97	0	1	1	27	71	98
Target Corporation	0	0	0	63	156	219	1	5	6	64	161	225
Temp Depot, Inc.	0	0	0	33	91	124	2	3	5	35	94	129
The Holiday Retirement Home	0	0	0	16	42	58	0	1	1	16	43	59
The Homestead Group	11	23	34	32	82	114	2	3	5	45	108	153
The Providence Center	13	35	48	4	11	15	0	0	0	17	46	63
The Providence	0	0	0	22	66	88	0	0	0	22	66	88
Journal Company The Salvation Army	4	11	15	25	48	73	2	6	8	31	65	96
The TJX Companies,	18	52	70	36	96	132	0	5	5	54	153	207
Inc. Thundermist Health	12	29	41	11	27	38	0	2	2	23	58	81
Center Tiffany & Company	2	31	33	3	28	31	0	0	0	5	59	64
Tim Hortons New								U	U	3		04
England, Inc.	0	0	0	39	101	140	2	4	6	41	105	146
TJX Corporation	7	18	25	37	82	119	1	1	2	45	101	146
Toys R Us, Inc.	0	0	0	23	62	85	0	2	2	23	64	87
Tru-Kay Manufacturing	0	0	0	27	65	92	0	1	1	27	66	93
Twin River	0	0	0	24	65	89	0	4	4	24	69	93
United Cerebral Palsy, Inc.	5	13	18	15	39	54	0	2	2	20	54	74
Uno Restaurant Group	0	0	0	15	38	53	0	0	0	15	38	53
U.S. Postal Service	1	5	6	17	66	83	0	3	3	18	74	92
U.S. Security Associates, Inc.	0	0	0	19	64	83	0	1	1	19	65	84
Valley Transportation Corporation	0	0	0	16	41	57	0	4	4	16	45	61
Village at Waterman Lane	3	5	8	13	34	47	0	1	1	16	40	56
Vincent Porcaro, Inc.	0	0	0	42	103	145	0	4	4	42	107	149
Wal-Mart Associates, Inc.	0	0	0	568	1,463	2,031	10	52	62	578	1,515	2,093
Walgreen's	9	22	31	25	58	83	0	3	3	34	83	117
			51	25	20	03				51	03	117
Warwick Hotel Associates	2	4	6	14	38	52	0	0	0	16	42	58
Wendy's Old Fashioned of New York	0	0	0	48	124	172	1	8	9	49	132	181
West Bay Residential Services	6	11	17	12	36	48	0	0	0	18	47	65
Westaff USA, Inc.	0	0	0	29	74	103	0	4	4	29	78	107
Whole Foods Market	0	0	0	16	40	56	0	0	0	16	40	56
William Company	0	0	0	30	82	112	0	6	6	30	88	118
Women & Infants Hospital	8	19	27	17	43	60	0	0	2	25	64	89
Woonsocket Donuts, Inc.	0	0	0	15	35	50	0	3	3	15	38	53
Woonsocket Education Department	0	0	0	20	62	82	1	7	8	21	69	90

Employer	R	RIte Share			RIte Care			Other Medicaid			Total		
	E	D	T	E	D	T	E	D	T	E	D	T	
Woonsocket Health Center and Rehab	0	0	0	29	64	93	0	5	5	29	69	98	
Workers Mania, Inc.	0	0	0	132	363	495	4	12	16	136	375	511	
YMCA of Greater Providence	4	8	12	28	74	102	0	1	1	32	83	115	
YMCA of Pawtucket, Inc.	9	18	27	22	60	82	1	1	2	32	79	111	
Total	879	2,379	3,258	6,653	17,109	23,762	193	779	972	7,725	20,267	27,992	

E = Employees

D = Dependents

T = Total

It is important to note that there are more persons enrolled in RIte Share, RIte Care and other Medicaid than listed in this report. For example, as of February 2009 total RIte Share enrollment was 7,911 compared to the 3,258 reflected in this report. This report encompasses only employers with 50 or more "public health beneficiaries"

In reviewing Table 2, it is important to keep in mind that employees may not be eligible for health benefits depending on their category of employment.

- As noted in Chapter I, only a small percentage of employers in Rhode Island offer ESI to part-time employees. Approximately 35% of the public health beneficiaries listed in this report are not eligible for RIte Share because they work part-time and are not eligible for employer paid benefits.
- Temporary workers may have access to limited health insurance benefits (e.g. catastrophic only coverage). When it is available, it is often only available on a "week-to-week" basis. Employment 2000, Qualified Resources, and Workers Mania are, for example, all "temp agencies".
- In addition to whether or not insurance is offered to different categories of employees, actual enrollment in ESI may be limited (referred to as "take-up") because of such employment rules such as a lengthy waiting period from time of employment until one can enroll (e.g., six months from the date of employment), enrollment being limited to an "open enrollment period" for some self-funded plans or an ESI plan with a restricted network provider.
- Employers have also shifted a larger percentage of the cost of ESI to the employees through premiums, deductibles, coinsurance and copays, which impacts "take-up" rates.
- A small number of individuals in the RIte Care column are enrolled in the Rhode Island Works Program (formerly FIP). <sup>25</sup>

<sup>&</sup>lt;sup>25</sup>. Persons enrolled in Rhode Island Works with access to employer-sponsored insurance may be eligible for RIte Share after a six-month period of continuous employment.

### IV. ESTIMATED COST TO THE STATE OF RHODE ISLAND FOR PROVIDING PUBLIC HEALTH ACCESS BENEFITS

This chapter presents the estimated cost to the State of Rhode Island in State Fiscal Year (SFY) 2008 for providing public health access benefits to the employees or dependents of the employers shown in Chapter II. For this report, the estimated cost has been determined as follows:

The estimated cost was determined as follows:

- 1. Individuals who were enrolled as of December 2008 were assumed to have been enrolled in RIte Care for the full calendar year.
- 2. RIte Care costs include monthly capitation, SOBRA (maternity) and NICU (neonatal intensive care unit) costs.
- 3. RIte Share costs include monthly premium subsidies, supplementary benefits paid and administrative expenses.
- 4. Fee-for-Service Medicaid population includes weighted average costs for disabled adults living in the community and children with special health care needs, including foster care children. Fee-for-Service Medicaid costs include in-plan benefits, as defined by the RIte Care "in plan" covered benefits.

Table 3 shows the estimated cost to the State of Rhode Island in SFY 2008 for providing public health access benefits to the employees or dependents for the employers shown in Chapter II.

Table 3

Estimated Cost to the State of Rhode Island of Providing Public Health Access Benefits for SFY 2008, by Employer and DHS Program

	Estimated RIte Care costs	Potential RIte Care costs if RIte Share were not available	Other Medicaid	Total	State Share. <sup>26</sup>
Estimated cost of coverage for public health beneficiaries in this report	\$ 77,134,303	\$ 10,575,859 (costs if ESI were not available and these person were enrolled in RIte Care instead or RIte Share)	\$ 7,813,420	\$95,523,402	
Actual Cost from utilizing RIte Share to maximize ESI when available Savings	\$ 77,134,303	\$ 4,933,133 \$5,642,726	\$ 7,813,420	\$89,880,856	\$42,684,418

In SFY 2008, the State share of the estimated costs of providing public health access benefits to employers with 50 or more public health access beneficiaries was \$42,684,418 compared to \$47,181,395 in SFY 2007.

Given the insurance trends discussed in the first chapter of this report, employment does not assure access to ESI nor can lower-wage workers necessarily afford ESI if it is available. The Rhode Island General Assembly enacted programs, like RIte Care and RIte Share to provide access to health care coverage to children and families and to maximize enrollment in ESI, when it is available.

RIte Share is shown in two columns in Table 3. The first RIte Share column is the actual costs to the State for the 3,258 persons in RIte Share of the employers named in this report (see Table 2). The second RIte Share column shows the estimated costs if these 3,258 persons did not have access to ESI and were enrolled in RIte Care, rather than RIte

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<sup>&</sup>lt;sup>26</sup>. The State share of the costs is 47.49 percent, calculated as 100 percent minus the Federal Medical Assistance Percentage (FMAP) for Medicaid in Federal Fiscal Year (FFY) 2008 of 52.51 percent.

Share. The State saves more than \$1million for every one thousand people enrolled in RIte Share.

It should also be noted that these estimated costs maybe overstated for the following reasons:

- First, it is assumed that all of the employees and dependents of employees of the subject employers enrolled in Medicaid as of December 2008 were enrolled in Medicaid for the entire year. This is very unlikely because Medicaid enrollees often experience gaps in Medicaid enrollment. It has been shown that 24 percent of RIte Care enrollees had at least one gap in enrollment. For these individuals, 50 percent had a gap in RIte Care enrollment of at least 30 days. No adjustment was made for this.
- Second, no adjustments were made for individuals who may be obligated to pay a monthly premium share because their incomes exceed 150 percent of the Federal poverty level (FPL). As of the end of SFY 2008, nearly 13,000 persons paid more than \$4 million in premium contributions during the fiscal year for RIte Care or RIte Share. This report does not link those families who paid premiums with the employees or dependents listed in this report.
- Third, it was assumed that the individuals designated as "Other Medicaid" are adults with disabilities living in the community or children with special health care needs. The Ticket-to-Work program provides opportunities for the working disabled to receive Medical Assistance.

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http://www.ritecare.ri.gov/documents/reports\_publications/RIteStats\_vol1\_iss2.pdf

### V. IMPORTANT CONSIDERATIONS AND IMPLICATIONS

- Employers in this report are listed by Federal Employer Identification Number (FEIN). Only employers with 50 or more public health beneficiaries as listed under an FEIN are included in this report. Some employers may have more than one FEIN number, as noted in various footnotes.
- Although many employers do cooperate, some employers do not provide information on their health plan benefits and qualification criteria to the Rhode Island Department of Human Services.
- There are many reasons why employers with RIte Share qualified plans may have some employees enrolled in RIte Care instead of RIte Share:
  - They may not qualify for health insurance benefits if they work part-time, temporary or seasonal jobs or are in a "waiting period" or probationary period.
  - Some employers may offer health insurance to some employees but not to others.
  - o Some employers may offer different plan design and/or cost-sharing options to different groups of employees.
- As noted in the previous chapters, the number of employers included in this report, the number of their employees and their dependents, and the total estimated costs and State share of the total estimated costs for providing public health access benefits were all down considerably in 2008 when compared to 2007.